

## AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (currently amended) A computer implemented method for providing virtual mentoring to ~~members a claim professional~~ of an insurance organization, comprising:

~~determining~~storing knowledge data relating to needed for virtual mentoring a claim professional in a knowledge database determined by:

conducting discussions with designated leaders of multiple disciplines and any advisory entity/entities within the organization about the needed knowledge relating to the mentoring;  
and

identifying various Quality Management (QM) results and/outcomes considered by the organization based on the discussions; and

converting the QM results and outcomes into the knowledge data for storing in the knowledge database;

storing expert data determined by consulting experts on the identified QM results/and outcomes within the organization to obtain each expert's individual experience and intellectual capital on the identified QM results/and outcomes, and converting the expert's individual experience and intellectual capital into the expert data;

~~storing-acquiring~~additional knowledge data relating to the needed for virtual mentoring determined through an exchange or extraction of information on designated topics that are presented in designated communications with members of the organization, and converting the exchanged or extracted information into the additional knowledge data for storing in the knowledge database;

retrieving the stored knowledge data, the stored expert data, and the stored additional knowledge data and compiling detailed functional best practices and techniques of top functional experts based on the obtained individual experiences and intellectual capitals, on the identified QM results/outcomes, and on the acquired-additional knowledge;

~~conducting text data mining~~data mining and collectretrieving claim data of a plurality of claims of the insurance organization for information relating to needed knowledge and needed additional knowledge relating to the knowledge data and the additional knowledge data;

~~providing predictive modeling of the mined text data~~ performing predictive modeling of the claim data; and

~~leveraging the provided predictive modeling with~~ providing the mentoring for the claim professional by interactively guiding the claim professional to process an identified claim responsive to at least one of the claim data, the knowledge data, the expert data, the additional knowledge data, predictive logic, the QM results/ and outcomes, the detailed functional best practices, and the techniques of top functional experts, to provide "just-in-time" training information to the claim professionals members of the organization based each member's position and level of expertise of the claim professional within the organization

2-12. (cancelled)

13. (new) A computer implemented method for providing virtual mentoring to a claim professional of an insurance organization, comprising:

retrieving, from at least one database, stored knowledge data comprising collective experience and intellectual capital of the insurance organization and its personnel, and stored claim data of a plurality of claims of the insurance organization;

performing data mining of the claim data, wherein said data mining further comprises performing predictive modeling of the claim data; and

executing an interactive virtual mentoring process with the claim professional which guides the claim professional in handling a particular one or more insurance claims, using the claim data, the knowledge data, and predictive logic.

14. (new) The method of claim 13, wherein the knowledge data includes at least one of special account instructions, state rules and regulations, functional best practices, quality management results or outcomes, and techniques of top functional experts.

15. (new) The method of claim 13, wherein at least one of the knowledge data and the claim data relates to the particular one or more insurance claims.

16. (new) The method of claim 13, wherein the virtual mentoring is executed responsive to individual experience of the claim professional.

17. (new) The method of claim 16, wherein the experience of the claim professional is determined by at least one of a skill set, an area of expertise, a job code, a length of service, a position, a level of expertise, a level experience and an exposure to insurance claims of the claim professional.

18. (new) The method of claim 13, wherein the virtual mentoring is executed with a specific frequency or at a specific time during management of the particular one or more insurance claims.

19. (new) The method of claim 13, wherein the virtual mentoring is executed responsive to one or more particular circumstances of the particular one or more insurance claims.

20. (new) The method of claim 13, further comprising at least one of:

- updating the stored claim data based on at least one of added or modified claim information and claim handling information; and
- updating the stored knowledge data.

21. (new) The method of claim 20, wherein the stored knowledge data is updated based on at least one of new or modified state rules and regulations and special account instructions.

22. (new) The method of claim 20, wherein the predictive modeling comprises at least one model that is continually re-evaluated and adjusted based on the stored claim data.

23. (new) The method of claim 13, wherein the predictive modeling identifies claims for referral for at least one specialty resource review.

24. (new) The method of claim 23, where in the specialty resource is loss prevention and engineering, special investigations unit, major case unit, subrogation case unit, or medical management.

25. (new) The method of claim 16, wherein the experience of the claim professional is in at least one of investigative claim unit, return to work, claim resolution unit, critical claim unit, and medical.

26. (new) A computer implemented method for providing virtual mentoring to a claim professional of an insurance organization, comprising:

- retrieving, from at least one database, stored knowledge data comprising Quality Management (QM) results and outcomes data, stored expert data comprising expert experience and knowledge on the QM results and outcomes data, and stored additional knowledge data relating to mentoring information collected from members of the organization;

- compiling functional best practice data based on the stored expert data comprising expert experience and knowledge on the QM results and outcomes data and the stored additional knowledge data;

- performing predictive modeling of claim data from a plurality of claims of the insurance organization relating to the knowledge data and the additional knowledge data;

- providing the mentoring for the claim professional by interactively guiding the claim professional to review an identified claim responsive to the claim data collected from the plurality of claims, state rules and regulations, special account instructions, on-line help, predictive logic, QM results and outcomes data, the functional best practices, and techniques of top functional experts to provide training information to the claim professionals of the organization based each position and level of expertise of the claim professional within the organization.